

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re:	§	
	§	
Dennis J. Raske	§	Case No. 16-31865
Renee C. Raske	§	
	§	
Debtors	§	

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter of the United States Bankruptcy Code was filed on 10/05/2016 . The case was converted to one under Chapter 7 on 01/20/2017 . The undersigned trustee was appointed on 01/20/2017 .
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.
4. The trustee realized gross receipts of \$ 15,439.40

Funds were disbursed in the following amounts:

Payments made under an interim disbursement	0.00
Administrative expenses	0.00
Bank service fees	56.59
Other payments to creditors	0.00
Non-estate funds paid to 3 rd Parties	0.00
Exemptions paid to the debtor	0.00
Other payments to the debtor	0.00
Leaving a balance on hand of ¹	\$ 15,382.81

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was 09/13/2017 and the deadline for filing governmental claims was . All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ 2,293.94 . To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ 0.00 as interim compensation and now requests a sum of \$ 2,293.94 , for a total compensation of \$ 2,293.94 ². In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ 0.00 , and now requests reimbursement for expenses of \$ 15.19 , for total expenses of \$ 15.19 ².

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 12/19/2017 By: /s/Frank J. Kokoszka, Trustee
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

² If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

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INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Exhibit A

Case No:	16-31865	JSB	Judge:	Janet S. Baer	Trustee Name:	Frank J. Kokoszka, Trustee
Case Name:	Dennis J. Raske				Date Filed (f) or Converted (c):	01/20/2017 (c)
	Renee C. Raske				341(a) Meeting Date:	02/28/2017
For Period Ending:	12/19/2017				Claims Bar Date:	09/13/2017

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. 162 Cambridge Lane Bloomingdale IL 60108-0000 Dupage	290,100.00	0.00		0.00	FA
2. 1985 Mazda Rx 7	1,000.00	0.00		0.00	FA
3. 1996 Lexus 400 Ls Mileage: 180,000	1,500.00	0.00		0.00	FA
4. 2006 Lexus Ls 430 Mileage: 187,000	5,500.00	0.00		0.00	FA
5. 1991 Catalina Sloop 36' Sailboat Needs Numerous Expensive R	20,000.00	0.00		0.00	FA
6. Used Furniture	2,000.00	0.00		0.00	FA
7. One Old Computer	90.00	0.00		0.00	FA
8. Xbox	20.00	0.00		0.00	FA
9. 5 Old Televisions	100.00	0.00		0.00	FA
10. Used Clothing	300.00	0.00		0.00	FA
11. Costume Jewelry	100.00	0.00		0.00	FA
12. Watch	60.00	0.00		0.00	FA
13. Gold Necklace	125.00	0.00		0.00	FA
14. Books, Pictures, Cds + Dvds	80.00	0.00		0.00	FA
15. 35 Year Old Short Silver Blue Fox Fur Coat	200.00	0.00		0.00	FA
16. 30 Year Old Blush Mink Fur Coat	300.00	0.00		0.00	FA
17. Chase Bank Bloomingdale, IL #9704	112.00	0.00		0.00	FA
18. Chase Bank Bloomingdale, IL #5969	50.00	0.00		0.00	FA
19. Chase Bank Bloomingdale, IL #4091	122.00	0.00		0.00	FA
20. Chase Bank Bloomingdale, IL #6682	392.00	0.00		0.00	FA
21. Chase Bank Bloomingdale, IL #8215	75.00	0.00		0.00	FA
22. Chase Bank Bloomingdale, IL #2895	110.00	0.00		0.00	FA
23. Ameritrade Account Invest.Ameritrade.Com Xxxx-2185	174,301.00	0.00		0.00	FA

**INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES**

Exhibit A

Case No:	16-31865	JSB	Judge:	Janet S. Baer	Trustee Name:	Frank J. Kokoszka, Trustee
Case Name:	Dennis J. Raske				Date Filed (f) or Converted (c):	01/20/2017 (c)
	Renee C. Raske				341(a) Meeting Date:	02/28/2017
For Period Ending:	12/19/2017				Claims Bar Date:	09/13/2017

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
24. Met Life Term Policy - 0 Surrender Value	0.00	0.00		0.00	FA
25. Provident Life & Accident Insurance Co. P.O. Box 749045 Dall	1,942.00	0.00		0.00	FA
26. Tax Refund (u) Pro-rata portion of Debtor's tax refund (Petition Date-10/05/2016). Total Refund was \$20,315.00. Debtors voluntarily turned over to Trustee the total amount of \$15,439.00 (Tax Intercept letter was sent to IRS; however, Debtors recived the total refund by direct deposit).	0.00	15,439.00		15,439.40	FA

			Gross Value of Remaining Assets	
TOTALS (Excluding Unknown Values)	\$498,579.00	\$15,439.00	\$15,439.40	\$0.00
			(Total Dollar Amount in Column 6)	

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Debtors voluntarily turnover tax refund to the Trustee.
Trustee is waiting for bar date to pass but reviewing claims already filed.

All Funds collected. Trustee intends to file 1 claim objection before preparing TFR. - Frank J. Kokoszka 10/26/2017

Initial Projected Date of Final Report (TFR): 12/31/2017

Current Projected Date of Final Report (TFR): 12/31/2017

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 16-31865
Case Name: Dennis J. Raske
Renee C. Raske

Trustee Name: Frank J. Kokoszka, Trustee
Bank Name: BOK Financial
Account Number/CD#: XXXXXX0267
Checking

Exhibit B

Taxpayer ID No: XX-XXX7795
For Period Ending: 12/19/2017

Blanket Bond (per case limit): \$5,000,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
06/13/17	26	Dennis & Renee Raske 162 Cambridge Lane Bloomington, IL 60108	Tax Refund	1124-000	\$15,439.40		\$15,439.40
06/30/17		BOK Financial	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$10.77	\$15,428.63
07/31/17		BOK Financial	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$22.93	\$15,405.70
08/31/17		BOK Financial	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$22.89	\$15,382.81

COLUMN TOTALS	\$15,439.40	\$56.59
Less: Bank Transfers/CD's	\$0.00	\$0.00
Subtotal	\$15,439.40	\$56.59
Less: Payments to Debtors	\$0.00	\$0.00
Net	\$15,439.40	\$56.59

Exhibit B

TOTAL OF ALL ACCOUNTS			
	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
XXXXXX0267 - Checking	\$15,439.40	\$56.59	\$15,382.81
	\$15,439.40	\$56.59	\$15,382.81
	(Excludes account transfers)	(Excludes payments to debtors)	Total Funds on Hand
Total Allocation Receipts:	\$0.00		
Total Net Deposits:	\$15,439.40		
Total Gross Receipts:	\$15,439.40		

Exhibit C

ANALYSIS OF CLAIMS REGISTER

Case Number: 16-31865

Date: December 19, 2017

Debtor Name: Dennis J. Raske

Claims Bar Date: 9/13/2017

Code #	Creditor Name And Address	Claim Class	Notes	Scheduled	Claimed	Allowed
100 2100	Frank J. Kokoszka	Administrative		\$0.00	\$2,293.94	\$2,293.94
100 2200	Frank J. Kokoszka	Administrative		\$0.00	\$15.19	\$15.19
1 300 7100	Amita Health Adventist Medical Center Po Box 9246 Oak Brook Il 60522	Unsecured		\$0.00	\$1,669.95	\$1,669.95
2 300 7100	American Express Centurion Bank C/O Becket And Lee Llp Po Box 3001 Malvern Pa 19355-0701	Unsecured		\$1,779.00	\$1,779.72	\$1,779.72
4 300 7100	Wells Fargo Bank N A Wells Fargo Education Financial Services 301 E 58Th Street N Sioux Falls Sd 57104	Unsecured		\$15,141.00	\$15,141.55	\$15,141.55
5 300 7100	Navient Solutions,Inc P.O. Box 9640 Wilkes-Barre, Pa 18773-9640	Unsecured		\$32,597.00	\$34,202.97	\$34,202.97
6 300 7100	Navient Solutions,Inc P.O. Box 9640 Wilkes-Barre, Pa 18773-9640	Unsecured		\$0.00	\$25,703.89	\$25,703.89
7 300 7100	Navient Solutions,Inc P.O. Box 9640 Wilkes-Barre, Pa 18773-9640	Unsecured		\$0.00	\$15,209.80	\$15,209.80
8 300 7100	Navient Solutions,Inc P.O. Box 9640 Wilkes-Barre, Pa 18773-9640	Unsecured		\$0.00	\$45,246.99	\$45,246.99

Exhibit C

ANALYSIS OF CLAIMS REGISTER

Case Number: 16-31865

Date: December 19, 2017

Debtor Name: Dennis J. Raske

Claims Bar Date: 9/13/2017

Code #	Creditor Name And Address	Claim Class	Notes	Scheduled	Claimed	Allowed
9 300 7100	Navient Solutions, Inc P.O. Box 9640 Wilkes-Barre, Pa 18773-9640	Unsecured		\$0.00	\$16,198.79	\$16,198.79
10 300 7100	Navient Solutions, Inc P.O. Box 9640 Wilkes-Barre, Pa 18773-9640	Unsecured		\$0.00	\$20,230.05	\$20,230.05
11 300 7100	Navient Solutions, Inc P.O. Box 9640 Wilkes-Barre, Pa 18773-9640	Unsecured		\$0.00	\$6,763.85	\$6,763.85
12 300 7100	Navient Solutions, Inc P.O. Box 9640 Wilkes-Barre, Pa 18773-9640	Unsecured		\$0.00	\$3,210.06	\$3,210.06
13 300 7100	Bank Of America, N.A. C/O Ditech Financial Llc Po Box 6154 Rapid City, Sd 57709-6154	Unsecured	Order entered on December 4, 2017 (Document # 52) to treat claim #13 as a general unsecured claim.	\$79,444.00	\$84,473.90	\$84,473.90
14 300 7100	Navient Pc Trust C/O Navient Solutions, Llc. Po Box 9640 Wilkes-Barre, Pa 18773-9640	Unsecured		\$0.00	\$21,250.11	\$21,250.11
15 300 7100	Navient Cfc C/O Navient Solutions, Llc. Po Box 9640 Wilkes-Barre, Pa 18773-9640	Unsecured		\$0.00	\$7,123.24	\$7,123.24
16 300 7100	Navient Cfc C/O Navient Solutions, Llc. Po Box 9640 Wilkes-Barre, Pa 18773-9640	Unsecured		\$0.00	\$3,373.01	\$3,373.01
17 300 7100	Navient Pc Trust C/O Navient Solutions, Llc. Po Box 9640 Wilkes-Barre, Pa 18773-9640	Unsecured		\$0.00	\$16,543.39	\$16,543.39

Exhibit C

ANALYSIS OF CLAIMS REGISTER

Case Number: 16-31865

Date: December 19, 2017

Debtor Name: Dennis J. Raske

Claims Bar Date: 9/13/2017

Code #	Creditor Name And Address	Claim Class	Notes	Scheduled	Claimed	Allowed
18 300 7100	Navient Pc Trust C/O Navient Solutions, Llc. Po Box 9640 Wilkes-Barre, Pa 18773-9640	Unsecured		\$0.00	\$35,746.11	\$35,746.11
19 300 7100	Navient Pc Trust C/O Navient Solutions, Llc. Po Box 9640 Wilkes-Barre, Pa 18773-9640	Unsecured		\$0.00	\$26,866.11	\$26,866.11
20 300 7100	Navient Pc Trust C/O Navient Solutions, Llc. Po Box 9640 Wilkes-Barre, Pa 18773-9640	Unsecured		\$0.00	\$15,896.04	\$15,896.04
21 300 7100	Navient Pc Trust C/O Navient Solutions, Llc. Po Box 9640 Wilkes-Barre, Pa 18773-9640	Unsecured		\$0.00	\$47,432.75	\$47,432.75
22 300 7100	Navient Solutions, Llc. 220 Lasley Ave Wilkes-Barre, Pa 18706	Unsecured		\$0.00	\$6,440.32	\$6,440.32
3 400 4110	Nationstar Mortgage Llc Po Box 619094 Dallas, Texas 75261-9741	Secured	Court Order entered on 1/20/2017 (Docket Entry# 34) states that: "No further payments are to be disbursed to said creditor on its Proof of Claim."	\$314,321.00	\$317,272.40	\$317,272.40
Case Totals				\$443,282.00	\$770,084.13	\$770,084.13

Code#: Trustee's Claim Number, Priority Code, Claim Type (UTC)

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 16-31865

Case Name: Dennis J. Raske

Renee C. Raske

Trustee Name: Frank J. Kokoszka, Trustee

Balance on hand \$ 15,382.81

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee Fees: Frank J. Kokoszka	\$ 2,293.94	\$ 0.00	\$ 2,293.94
Trustee Expenses: Frank J. Kokoszka	\$ 15.19	\$ 0.00	\$ 15.19

Total to be paid for chapter 7 administrative expenses \$ 2,309.13

Remaining Balance \$ 13,073.68

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 450,502.60 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 2.9 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	Amita Health Adventist Medical Center	\$ 1,669.95	\$ 0.00	\$ 48.46
2	American Express Centurion Bank	\$ 1,779.72	\$ 0.00	\$ 51.65
4	Wells Fargo Bank N A	\$ 15,141.55	\$ 0.00	\$ 439.41
5	Navient Solutions,Inc	\$ 34,202.97	\$ 0.00	\$ 992.58
6	Navient Solutions,Inc	\$ 25,703.89	\$ 0.00	\$ 745.93
7	Navient Solutions,Inc	\$ 15,209.80	\$ 0.00	\$ 441.39
8	Navient Solutions,Inc	\$ 45,246.99	\$ 0.00	\$ 1,313.08
9	Navient Solutions,Inc	\$ 16,198.79	\$ 0.00	\$ 470.09
10	Navient Solutions,Inc	\$ 20,230.05	\$ 0.00	\$ 587.08
11	Navient Solutions,Inc	\$ 6,763.85	\$ 0.00	\$ 196.29
12	Navient Solutions,Inc	\$ 3,210.06	\$ 0.00	\$ 93.16
13	Bank Of America, N.A.	\$ 84,473.90	\$ 0.00	\$ 2,451.45
14	Navient Pc Trust C/O	\$ 21,250.11	\$ 0.00	\$ 616.68
15	Navient Cfc C/O	\$ 7,123.24	\$ 0.00	\$ 206.72
16	Navient Cfc C/O	\$ 3,373.01	\$ 0.00	\$ 97.89
17	Navient Pc Trust C/O	\$ 16,543.39	\$ 0.00	\$ 480.09
18	Navient Pc Trust C/O	\$ 35,746.11	\$ 0.00	\$ 1,037.36

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
19	Navient Pc Trust C/O	\$ 26,866.11	\$ 0.00	\$ 779.66
20	Navient Pc Trust C/O	\$ 15,896.04	\$ 0.00	\$ 461.31
21	Navient Pc Trust C/O	\$ 47,432.75	\$ 0.00	\$ 1,376.51
22	Navient Solutions, Llc.	\$ 6,440.32	\$ 0.00	\$ 186.89

Total to be paid to timely general unsecured creditors \$ 13,073.68

Remaining Balance \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE